

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

| | | |
|---|---|-----------------------------|
| In Re: | : | Bankruptcy No. 19-12916-AMC |
| Shelley Dixon | : | Chapter 13 |
| Debtor | : | |
| | : | |
| MTGLQ Investors, LP c/o Rushmore Loan Management Services | : | |
| Movant | : | |
| vs. | : | |
| Shelley Dixon | : | |
| Debtor/Respondent | : | |
| and | : | |
| William C. Miller, Esquire | : | |
| Trustee/Respondent | : | |

OBJECTION TO CONFIRMATION OF THE PLAN

MTGLQ Investors, LP c/o Rushmore Loan Management Services (“Movant”), by its attorneys, Hladik, Onorato & Federman, LLP, objects to confirmation of the Chapter 13 Plan of Debtor, Shelley Dixon (“Debtor”), as follows:

1. As of the bankruptcy filing date of May 6, 2019, Movant holds a secured Claim against the Debtor’s property located at 1943 Plymouth Street, Philadelphia, PA 19138.
2. On September 6, 2019 Movant filed a Proof of Claim citing a secured claim in the amount of \$81,822.96, with pre-petition arrears in the amount of \$28,557.55.
3. The Plan currently proposes payment to Movant in the amount of \$23,000.00 for pre-petition arrears.
4. The Plan fails to cure the delinquency pursuant to 11 U.S.C. § 1322(b)(5).
5. The Plan violates of 11 USC § 1325(a)(5)(B)(ii) by not providing for Movant to receive the full value of its claim.

6. Movant objects to the feasibility of the Plan under 11 U.S.C. § 1325(a)(6). The Plan proposed by Debtor is not feasible. Movant requests that the bankruptcy case either be converted to a Chapter 7 or be dismissed pursuant to 11 U.S.C. § 1307.

WHEREFORE, Movant respectfully requests that this Honorable Court deny confirmation of the Debtor's Chapter 13 Plan.

Respectfully submitted,

Dated: 09/06/2019

/s/Danielle Boyle-Ebersole, Esquire
Danielle Boyle-Ebersole, Esquire
Hladik, Onorato & Federman, LLP
298 Wissahickon Avenue
North Wales, PA 19454
Phone 215-855-9521/Fax 215-855-9121
debersole@hoflawgroup.com

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

| | | |
|---------------------------------------|---|-----------------------------|
| In Re: | : | Bankruptcy No. 19-12916-AMC |
| Shelley Dixon | : | Chapter 13 |
| Debtor | : | |
| | : | |
| MTGLQ Investors, LP c/o Rushmore Loan | : | |
| Management Services | : | |
| Movant | : | |
| vs. | : | |
| Shelley Dixon | : | |
| Debtor/Respondent | : | |
| and | : | |
| William C. Miller, Esquire | : | |
| Trustee/Respondent | : | |

**CERTIFICATE OF MAILING OF OBJECTION TO THE PROPOSED
PLAN TO PARTIES IN INTEREST**

I, Danielle Boyle-Ebersole, Esquire, attorney for MTGLQ Investors, LP c/o Rushmore Loan Management Services (“Movant”), certify that I served a copy of the attached Objection to the Plan to the parties below on 09/06/2019:

Georgette Miller, Esquire
Via Electronic Filing
Attorney for Debtor

William C. Miller, Esquire
Via Electronic Filing
Trustee

Shelley Dixon
1943 Plymouth Street
Philadelphia, PA 19138
Via First Class Mail

Debtor

Date: 09/06/2019

Respectfully Submitted,
/s/Danielle Boyle-Ebersole, Esquire
Danielle Boyle-Ebersole, Esquire
Hladik, Onorato & Federman, LLP
298 Wissahickon Avenue
North Wales, PA 19454
Phone 215-855-9521/Fax 215-855-9121
debersole@hoflawgroup.com